

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
MLK Jr Federal Building
50 Walnut Street
Newark, NJ 07102

Case No.: 19-23654-VFP
Chapter: 13
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daren Lopusnak
705 Desimone Court
Ramsey, NJ 07446

Deborah A. Schiffman-Lopusnak
aka Deborah A. Schiffman, aka Deborah A.
Lopusnak, aka Debbie A. Schiffman
705 Desimone Court
Ramsey, NJ 07446

Social Security No.:

xxx-xx-8405

xxx-xx-5234

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on October 11, 2019.

On 10/1/2020 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Vincent F. Papalia on:

Date: November 5, 2020
Time: 08:30 AM
Location: Courtroom 3B, Martin Luther King, Jr. Federal Building, 50 Walnut Street, 3rd Floor, Newark,
NJ 07102

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: October 2, 2020

JAN: rh

In re:
Daren Lopusnak
Deborah A. Schiffman-Lopusnak
Debtor(s)

Case No. 19-23654-VFP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Oct 02, 2020

User: admin
Form ID: 185

Page 1 of 4
Total Noticed: 63

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 04, 2020:

Recip ID	Recipient Name and Address
db/jdb	+ Daren Lopusnak, Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807
518350535	+ AFS LLC, PO Box 65018, Baltimore, MD 21264-5018
518350536	+ AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350544	+ AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422-0287
518350546	+ AR Resources, Inc., PO Box 1056, Blue Bell, PA 19422-0287
518350542	+ Allergy Asthma Comprehensive Care, 541 Cedar Hill Ave, Wyckoff, NJ 07481-2150
518428624	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OH 44181-8011
518350558	+ CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518350561	+ CTECH COLL, ATTN: BANKRUPTCY DEPARTMENT, 5505 NESCONSET HWY, SUITE 200, MOUNT SINAI, NY 11766-2026
518452970	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350553	+ City Medical of Upper East Side, PO BOX 117091, Atlanta, GA 30368-7091
518350556	+ Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350605	++ DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2222 address filed with court:, VISA DEPT STORE NATIONAL BANK/MACY'S, ATTN: BANKRUPTCY, PO BOX 8053, MASON, OH 45040
518350562	+ Dianon Pathology, PO BOX 2240, Burlington, NC 27216-2240
518350563	+ Ent & Allergy Associates, LLP, PO Box 5001, White Plains, NY 10602-5001
518350564	+ Garden State Orthopaedic Associates, 28-04 Broadway, Fair Lawn, NJ 07410-3920
518350565	+ JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350568	+ Kessler Institute for Rehabilitation, PO BOX 826775, Philadelphia, PA 19182-6775
518410582	+ Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350578	+ Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518376696	Radiology Associates of Ridgewood, P.A., C Tech Nesconset Hwy- Ste 200, Mt Sinai, NY 11766
518350580	+ Ridgewood Cardiology Assoc, 700 Godwin Ae., Suite 100, Midland Park, NJ 07432-1460
518350583	+ Scott David Lippe MD, 230 E Ridgewood Ave Ste 6-2, Paramus, NJ 07652-4142
518350584	+ Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350586	+ Specialized Loan Service, PO box 60535, City of Industry, CA 91716-0535
518350592	+ TD AUTO FINANCE, PO BOX 9223, FARMINGTON HILLS, MI 48333-9223
518350593	+ THE BUREAUS INC, ATTN: BANKRUPTCY, 650 DUNDEE RD, STE 370, NORTHBROOK, IL 60062-2757
518350599	++ TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026 address filed with court:, TOYOTA FINANCIAL SERVICES, ATTN: BANKRUPTCY, PO BOX 8026, CEDAR RAPIDS, IA 52409
518350594	+ The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350600	Transworld Systems, Inc., 1 Huntington Quadrangle, Suite 2S01, Melville, NY 11747-4438
518460997	++ US BANK, PO BOX 5229, CINCINNATI OH 45201-5229 address filed with court:, U.S. Bank National Association, c/o U.S. Bank Home Mortgage,, a division of U.S. Bank N.A., 4801 Frederica Street, Owensboro, Kentucky 42301
518350601	+ Valley Emrg Room Assoc, PA, PO Box 13700-1173, Philadelphia, PA 19178-0001
518350602	+ Valley Medical Group, ATTN #16605X, PO BOX 14000, Belfast, ME 04915-4033
518350603	+ Valley Physician Services PC, DBA VALLEY MEDICAL GROUP, PO BOX 16605, Belfast, ME 04915-4061
518350604	+ Vally Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350606	+ Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350554	+ citymd, po box 791516, Baltimore, MD 21279-1516

TOTAL: 37

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

District/off: 0312-2

User: admin

Page 2 of 4

Date Rcvd: Oct 02, 2020

Form ID: 185

Total Noticed: 63

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 02 2020 22:41:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 02 2020 22:41:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:12	Synchrony Bank, c/o PRA Recievables Management, LL, POB 41021, Norfolk, VA 23541-1021
518350543	+ Email/Text: bankruptcy_notifications@ccsusa.com	Oct 02 2020 22:42:00	Allstate, ATTN: CCS Payment Processing Center, PO BOX 55126, Boston, MA 02205-5126
518350547	+ Email/PDF: AIS.cocard.ebn@americaninfosource.com	Oct 02 2020 23:22:50	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350551	+ Email/Text: bankruptcy@cavps.com	Oct 02 2020 22:41:00	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518350560	+ Email/PDF: creditonebknofications@resurgent.com	Oct 02 2020 23:22:51	CREDIT ONE BANK, ATTN: BANKRUPTCY DEPARTMENT, PO BOX 98873, LAS VEGAS, NV 89193-8873
518364960	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2020 23:23:30	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
518354817	+ Email/Text: bankruptcy@cavps.com	Oct 02 2020 22:41:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
518466000	Email/Text: bnc-quantum@quantum3group.com	Oct 02 2020 22:40:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
518350569	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 02 2020 22:40:00	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350571	+ Email/PDF: resurgentbknofications@resurgent.com	Oct 02 2020 23:22:56	LVNV FUNDING/RESURGENT CAPITAL, ATTN: BANKRUPTCY, PO BOX 10497, GREENVILLE, SC 29603-0497
518350573	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2020 22:41:00	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518444174	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 02 2020 22:41:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
518350576	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:51	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518469213	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:25	Portfolio Recovery Associates, LLC, c/o Amazon.com, POB 41067, Norfolk VA 23541
518455534	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 02 2020 23:22:52	Portfolio Recovery Associates, LLC, c/o Capital One Bank (usa), N.a., POB 41067, Norfolk VA 23541
518350581	+ Email/Text: bankruptcy@savit.com	Oct 02 2020 22:42:00	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350587	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	SYNCHRONY BANK, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350588	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	SYNCHRONY BANK/AMAZON, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350589	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	SYNCHRONY BANK/CARE CREDIT, ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518350590	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	SYNCHRONY BANK/PC RICHARDS & SONS,

District/off: 0312-2

User: admin

Page 3 of 4

Date Rcvd: Oct 02, 2020

Form ID: 185

Total Noticed: 63

518350591	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:23:13	ATTN: BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5060
518466612	+ Email/Text: bncmail@w-legal.com	Oct 02 2020 22:41:00	SYNCHRONY BANK/WALMART, ATTN: BANKRUPTCY, PO BOX 965060, ORLANDO, FL 32896-5060
518350780	+ Email/PDF: gecsed@recoverycorp.com	Oct 02 2020 23:22:19	Select Medical, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
518460107	+ Email/PDF: EBN_AIS@AMERICANINFOSOURCE.COM	Oct 02 2020 23:23:02	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
			Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901

TOTAL: 26

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518350572		Masonicus Run COA IN, Attn: Young and Ass.
cr	*+	Masonicus Run Condominium Association, Inc., c/o Vincent D. Commisa, Esq., 20 Manger Road, West Orange, NJ 07052-1708
518350538	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350539	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350540	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350541	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350537	*+	AFS/AMERIFINANCIAL SOLUTIONS, LLC., PO BOX 65018, BALTIMORE, MD 21264-5018
518350545	*+	AR RESOURCES, INC., ATTN: BANKRUPTCY, PO BOX 1056, BLUE BELL, PA 19422-0287
518350548	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350549	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350550	*+	CAPITAL ONE, ATTN: BANKRUPTCY, PO BOX 30285, SALT LAKE CITY, UT 84130-0285
518350552	*+	CAVALRY PORTFOLIO SERVICES, ATTN: BANKRUPTCY DEPARTMENT, 500 SUMMIT LAKE STE 400, VALHALLA, NY 10595-2322
518350559	*+	CREDIT FIRST NATIONAL ASSOCIATION, ATTN: BANKRUPTCY, PO BOX 81315, CLEVELAND, OH 44181-0315
518452971	*	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518350557	*+	Cohen Dermatopathology, PO BOX 414913, Boston, MA 02241-4913
518350566	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350567	*+	JN PORTFOLIO DEBT EQUITIES, LLC, ATTN: BANKRUPTCY, 5757 PHANTOM DR. STE 225, HAZELWOOD, MO 63042-2429
518350570	*+	KOHL'S/CAPITAL ONE, KOHL'S CREDIT, PO BOX 3120, MILWAUKEE, WI 53201-3120
518350574	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518350575	*+	MIDLAND FUNDING, 2365 NORTHSIDE DR STE 300, SAN DIEGO, CA 92108-2709
518350577	*+	PORTFOLIO RECOVERY, PO BOX 41021, NORFOLK, VA 23541-1021
518350579	*+	Radiology Assoc. of Ridgewood, 20 Franklin Turnpike, Waldwick, NJ 07463-1744
518350582	*+	SAVIT COLLECTION AGENCY, ATTN: BANKRUPTCY, PO BOX 250, EAST BRUNSWICK, NJ 08816-0250
518350585	*+	Sovereign Medical Group, Patient Bill Processing Center, PO BOX 791486, Baltimore, MD 21279-1486
518350595	*+	The Valley Hospital, PO BOX 18998, Newark, NJ 07191-8998
518350596	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350597	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350598	*+	The Valley Hospital, PO Box 18998, Newark, NJ 07191-8998
518350607	*+	Westwood Dermatology Group, 390 Old Hook Rd, Westwood, NJ 07675-2621
518350555	*+	citymd, po box 791516, Baltimore, MD 21279-1516
jdb	*+	Deborah A. Schiffman-Lopusnak, 705 Desimone Court, Ramsey, NJ 07446-2807

TOTAL: 1 Undeliverable, 30 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and

District/off: 0312-2

User: admin

Page 4 of 4

Date Rcvd: Oct 02, 2020

Form ID: 185

Total Noticed: 63

belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 04, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 2, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Rebecca Ann Solarz	on behalf of Creditor Credit Suisse First Boston Mortgage Securities Corp. et al... rsolarz@kmlawgroup.com
Russell L. Low	on behalf of Debtor Daren Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
Russell L. Low	on behalf of Joint Debtor Deborah A. Schiffman-Lopusnak ecf@lowbankruptcy.com ecf@lowbankruptcy.com;r57808@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
Vincent Commisa	on behalf of Creditor Masonicus Run Condominium Association Inc. vcommisa@vdclaw.com

TOTAL: 7